

PEBB Perspective.

Washington State
Health Care Authority
Public Employees Benefits Board

Important Dates

October 23

Open enrollment benefits fairs begin. Look for the schedule with dates, times, and locations in this issue!

October 22 - November 30

2002 open enrollment—your chance to change medical and/or dental plans, and add family members to your coverage.

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Health Care Authority
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Benefits Board
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www.wa.gov/hca/pebb.htm

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HCA 50-658 (9/01)

Interactive Open Enrollment in 2002 - Determine the Plan That is Best for Your Family

PEBB open enrollment will be more interactive than ever before. In addition to changing your plan online and locating your doctor, this year you will actually be able to evaluate the plans available to you, based on your criteria. The various online tools are available on the PEBB Web site at www.wa.gov/hca/pebb.htm.

A sophisticated new online tool, called Compare-a-Plan, will help you determine which plan is best for you and your family. Using criteria such as customer service, experiences of other consumers, preventive care services, and cost of monthly premium, Compare-a-Plan will be able to evaluate the plans available to you based on the importance you assign each of the various criteria.

Once you have used Compare-a-Plan to determine the plans that will work best for you, you'll be able to use the Internet Provider Directory on the Health Care Authority's Web site to find doctors that will contract with the medical plan you want to enroll in for 2002 coverage. You'll also be able to find the physician or

clinic code required on the *2002 Medical and Dental Coverage* form or the e-coverage form if you are changing health plans.

The 2001 open enrollment marked the first time PEBB enrollees could change their medical and dental

premium) and which family members are enrolled in your plan.

- Find out if your current medical plan is available in your area in 2002. You'll also see what other plans are available to you.

Change your plan, find your doctor, and evaluate the plans available to you through interactive enrollment at www.wa.gov/hca/pebb.htm.

plans online. The response to this new development was overwhelming. More than 35 percent of active employees who changed their plans did so online. The online option, known as e-coverage, will be back again for 2002 open enrollment. This year e-coverage will be even better, offering the ability to waive coverage or reinstate coverage you previously waived for family members. It will also be available to PEBB retirees for the first time.

As it did last year, e-coverage will also allow you to:

- See what you're currently paying for coverage (your monthly

- Find out what your current plan, as well as the other available Public Employees Benefits Board (PEBB) plans, will cost in 2002.
- Enroll yourself and your family in a different medical and/or dental plan for 2002 coverage.

Be sure to try out the new interactive enrollment features at www.wa.gov/hca/pebb.htm. As always, we have taken the necessary steps to ensure that only the HCA, as well as your medical and/or dental plan, have access to the information you submit through e-coverage.

Watch for Health Plan and Benefit Changes in 2002 Coverage

Here is a rundown of changes PEBB enrollees can expect for the 2002 plan year. More information (including monthly premium changes for the various plans) will be available when open enrollment materials are mailed out in October. Information updates will also be available on the PEBB Web site at www.wa.gov/hca/pebb.htm.

Elimination of dual coverage

In the past, if two PEBB enrollees were married or filed declarations as same-sex domestic partners, they had the option of dual coverage. This allowed the employees to cover each other and/or their family members. Because this option will be eliminated, those who exercised the dual coverage option will need to enroll themselves separately for 2002 medical and dental coverage. If they have children, they will also need to decide which person will cover them.

Dual coverage was eliminated as part of the effort to hold down costs to all enrollees. Maintaining this option would have cost enrollees an average of \$4 per month. Fewer than 5,000 PEBB families make use of this option, representing less than 5 percent of the PEBB population.

Benefit changes

The following benefit changes will take effect January 1, 2002.

Mental health outpatient care will be subject to a \$10 copay (paid at 90% for the Uniform Medical Plan [UMP]), and inpatient care will be subject to a \$200 per day copay, up to an annual maximum copay of \$600. The annual limits will remain the same: 20 outpatient visits, and 10 inpatient days per year. The current benefit provides 80% reimbursement for inpatient care and 50% reimbursement for outpatient care.

Inpatient hospital copay will increase from \$100 to \$200 per day. The three day annual maximum copay remains the same.

Outpatient surgery facility copay will increase from \$20 to \$100 (does not apply to UMP).

Emergency room copay will increase from \$50 to \$75.

Ground ambulance copay will increase from \$50 to \$75 (does not apply to UMP).

Up to 15 bone marrow donor searches will be covered. No such coverage was available in the past.

The UMP pharmacy benefit will change to 80% reimbursement for generic, insulin, and disposable diabetic supplies purchased at a retail pharmacy. The

current reimbursement level is 90%. The same tier of prescription drugs will be subject to a \$5 copay through the UMP mail-order prescription drug program. The current copay for this tier is \$20.

available where you live, you will need to select a different plan. Otherwise, you will automatically be enrolled in the UMP.

Several plans have changed their names, or will do so prior to the 2002 plan year.

If You Change Plans During Open Enrollment

Expect a letter in the mail which will confirm your medical and/or dental plan change(s). **Keep that letter!**

When you receive medical services or pick up a prescription drug from your pharmacy after January 1, 2002, the letter will serve as proof of coverage until you receive your medical or dental plan I.D. card(s).

Plan availability and name changes

Regence BlueShield (formerly Northwest Washington Medical Bureau) will not be available in 2002. While other plans will remain with PEBB in 2002, some will modify the geographic locations they serve. Be sure to review open enrollment materials mailed to you. If your medical plan is no longer

Options Health Care, Inc. has changed its name to Group Health Options, Inc. Also in 2002, Premera Blue Cross will have two types of medical plans with similar names: Premera BC/MSC (an extended network managed-care plan) and Premera BC/HealthPlus (a standard managed-care plan). Your open enrollment materials will further explain how these plans differ.

Long-term disability (LTD) and life insurance changes

- LTD rates will increase slightly January 1, 2002. You may get these rates through your personnel, payroll, or benefits office or at a benefits fair.
- Basic life insurance increases from \$10,000 to \$15,000.

Benefits Fairs Schedule

For more information on PEBB health plans, attend a benefits fair in your area. The times and places are listed below.

Aberdeen

November 13, 2001
1 to 3 p.m.

Grays Harbor Comm. College
Hillier Union Bldg. (HUB)
1620 Edward P. Smith Drive

Bellingham

November 8, 2001
10 a.m. to 3 p.m.

Western Wash. University
Fairhaven Admin. Lounge

Bremerton

November 2, 2001
10 a.m. to 3 p.m.

Olympic Comm. College
Bremerton Student Center
North & South Conference
Rooms 139 & 140
1600 Chester Avenue

Centralia

November 13, 2001
11 a.m. to 1 p.m.

Centralia Comm. College
Walnut & South Iron
Gymnasium

Cheney

October 25, 2001
10 a.m. to 3 p.m.

Eastern Washington University
Louise Anderson Hall
1st floor lounge
Elm Street

Ellensburg

October 31, 2001
10 a.m. to 2 p.m.

Central Wash. University
SUB Pit
400 East 8th Avenue

Everett

November 9, 2001
12 to 3 p.m.

Everett Comm. College
Jackson Center
2000 Tower

Kirkland

November 5, 2001
10 a.m. to 2 p.m.

Lake Wash. Tech. College
11605 - 132nd Avenue NE
Room W401

Lacey

October 29, 2001
10 a.m. to 4 p.m.

Saint Martin's College
Worthington Conf. Center
5300 Pacific Avenue SE

Longview

November 14, 2001
10 a.m. to 2 p.m.

Lower Columbia College
Student Center
Conf. Rooms A, B, & C
1600 Maple

Medical Lake

October 26, 2001
10 a.m. to 1 p.m.

Eastern State Hospital
Activities Therapy Building
Mezzanine Area
Fir Street

Moses Lake

October 30, 2001
10 a.m. to 1 p.m.

Big Bend Comm. College
Building 1400
Student Auditorium
7662 Chanute Street

Mt. Vernon

November 7, 2001
10 a.m. to 3 p.m.

Skagit Valley Comm. College
Student Lounge
2405 College Way

Olympia

November 6, 2001
10 a.m. to 4 p.m.

Transportation Bldg. Lobby
310 Maple Park

Pasco

November 8, 2001
10 a.m. to 2 p.m.

Columbia Basin College
Gjerde Multipurpose Facility
North Campus Loop

Port Angeles

November 1, 2001
10 a.m. to 1 p.m.

Vern Burton Comm. Center
308 E. 4th
(Corner of 4th and Peabody)

Pullman

October 23, 2001
10 a.m. to 4 p.m.

Wash. State University
French Admin. Building
Stadium Way & Wilson Road

October 24, 2001
10 a.m. to 1 p.m.

Wash. State University
French Admin. Building
Stadium Way & Wilson Road

Seattle

October 23, 2001
10 a.m. to 4 p.m.

University of Washington
Harborview Medical Center
Research and Training Bldg.
Lobby
325 Ninth Avenue

October 24, 2001
10 a.m. to 4 p.m.

UW Medical Center
1959 NE Pacific
Health Sciences Lobbies

October 25, 2001
10 a.m. to 4 p.m.

University of Washington
HUB West Ballroom

November 15, 2001
2 to 5 p.m.

North Seattle Dept. of
Transportation Cafeteria
15700 Dayton Ave. North

Spokane

November 5, 2001
10 a.m. to 1 p.m.

Wash. State University
Academic 1 Building
668 North Riverpoint Blvd.

November 6, 2001
10 a.m. to 4 p.m.

Spokane Comm. College
Lair Student Center
1810 Greene Street

Tacoma

October 26, 2001
10 a.m. to 4 p.m.

Bates Technical College
Student Campus Building A
Exhibitors' Breezeways

Tumwater

November 16, 2001
10 a.m. to 2 p.m.

L&I Auditorium
7273 Linderson Way

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Benefits Fairs Schedule *(continued)*

Vancouver

October 30, 2001
10:30 a.m. to 3 p.m.
Clark College – Gaiser Hall
Central Concourse
1800 East McLoughlin Blvd.

Walla Walla

November 7, 2001
10 a.m. to 2 p.m.
Walla Walla Comm. College
Main Bldg.,
Back Dining Room
500 Tausick Way

Wenatchee

November 1, 2001
10 a.m. to 2 p.m.
Wenatchee Valley College
Campus Theatre/Wells Hall
1300 Fifth Street

Yakima

October 29, 2001
10 a.m. to 3 p.m.
Yakima DoubleTree
1507 North 1st Street

New Toll-Free Customer Service Numbers for Life, Long-Term Disability Insurance

As a means of enhancing customer service, PEBB staff will no longer serve as the middleman for enrollee issues dealing with life insurance and long-term disability coverage.

PEBB enrollees can now directly call customer service representatives of the insurance carriers for

such issues. By dealing directly with the carriers, enrollees should experience quicker resolution of their issues.

Of course, enrollees may continue to utilize their agency personnel/payroll or benefits office staff for assistance.

**Long-Term
Disability Coverage:
Standard Insurance
1-800-368-2860**

**Life Insurance:
ReliaStar
Life Insurance
1-866-689-6990**

If You've Waived Medical Coverage...

Open enrollment is the one time each year you don't need to provide proof of loss of other coverage to reinstate medical coverage for you and/or your family members. You can find the enrollment form you need to complete in your 2002 open enrollment booklet or online through e-coverage.

Questions About Your Health Care Coverage?

Check out the PEBB home page on the Health Care Authority Web site at www.wa.gov/hca/pebb.htm.

We Appreciate Your Patience During Open Enrollment!

During open enrollment, we receive approximately three times as many phone calls as the rest of the year. If our benefits specialists are helping other customers when you call, please be patient. A benefits specialist will answer your call as soon as possible.

**Open Enrollment is
Coming Soon!**

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